

**LISTING OF CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Canceled)

2. (Previously presented) An electronic server system as claimed in claim 43, wherein said virtual terminal connects to said processing unit via a commercial telephone line or a private line, and said personal terminal connects to said processing unit via a radio telephone communication.

3. (Canceled)

4. (Previously presented) An electronic server system as claimed in claim 63, wherein said communicating section connects to said virtual terminal via a commercial telephone line or a private line, and said communicating section connects to said personal terminal via radio telephone communication.

5-35. (Canceled)

36. (Currently amended) An electronic system for setting up an authentication through a communication network, comprising:

a personal terminal which is operated for participating in the authentication, said personal terminal being connectable to the communication network and including an information